

Information to identify the case:

Debtor 1	<u>Jonathan Lewis Branin</u>	Social Security number or ITIN	xxx-xx-1434
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marisa Leigh Branin</u>	Social Security number or ITIN	xxx-xx-5914
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-34390-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan Lewis Branin

Marisa Leigh Branin
aka Marisa Jimenez

2/8/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan Lewis Branin
Marisa Leigh Branin
Debtors

Case No. 16-34390-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 08, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jonathan Lewis Branin, Marisa Leigh Branin, 59 Harcourt Drive, Hamilton, NJ 08610-4146
516599180	+ ACCESS GROUP,INC./BNY;777378, Xerox Education Services, LLC dba, ACS Education Services, 501 Bleecker St., Utica, NY 13501-2401
516565842	+ ACS, Attn: MEFA Department, PO BOX 7052, Utica, NY 13504-7052
516565843	+ American Education Services, PO BOX 2461, Harrisburg, PA 17105-2461
516565846	+ Chase, Attn: United Collections Bureau, PO BOX 1418, Maumee, OH 43537-8418
516565847	+ Chase, Attn: MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
516565848	+ Citibank, PO BOX 469100, Escondido, CA 92046-9100
516565851	+ FedLoans Services, Department of Education, PO BOX 530210, Atlanta, GA 30353-0210
516565852	+ HESAA, PO BOX 548, Trenton, NJ 08625-0548
516565853	+ HESSA, PO BOX 548, Trenton, NJ 08625-0548
516565854	+ HVW, Inc., 2201 Route 33, Hamilton Square, NJ 08690-1717
518840305	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518840306	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
516565855	+ Margo Investments, LLC, 13733 SW 39th Street, Davie, FL 33330-5713
516603860	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
516596223	+ PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
516565857	+ PNC Bank, 249 5th Ave, Ste. 30, Pittsburgh, PA 15222-2707
516784473	+ TD Bank, Att: Michael Blaine, 30 Montgomery St Ste1205, Jersey City, NJ 07302-3835
516781392	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516768610	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516565859	+ Verizon Wireless, Attn: Southwest Credit, 4120 Internation Pkwy, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 08 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 08 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517543053	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 08 2022 20:32:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708
516565844	+ Email/PDF: bncnotices@becket-lee.com	Feb 08 2022 20:37:21	American Express, PO BOX 981535, El Paso, TX 79998-1535
516729815	Email/PDF: bncnotices@becket-lee.com	Feb 08 2022 20:37:11	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516652233	EDI: AIS.COM	Feb 09 2022 01:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516565845	+ EDI: CAPONEAUTO.COM	Feb 09 2022 01:33:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302

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516580988	+ EDI: AISACG.COM	Feb 09 2022 01:33:00	Capital One Auto Finance, c/o AIS Portfolio Services, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516565846	+ Email/Text: BAN1418@UCBINC.COM	Feb 08 2022 20:32:00	Chase, Attn: United Collections Bureau, PO BOX 1418, Maumee, OH 43537-8418
516578130	EDI: DISCOVER.COM	Feb 09 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516565849	+ EDI: DISCOVER.COM	Feb 09 2022 01:33:00	Discover More Card, PO BOX 30943, Salt Lake City, UT 84130-0943
516565850	+ EDI: DISCOVER.COM	Feb 09 2022 01:33:00	Discover Motiva Card, PO BOX 30943, Salt Lake City, UT 84130-0943
517222246	EDI: ECMC.COM	Feb 09 2022 01:33:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
517222247	EDI: ECMC.COM	Feb 09 2022 01:33:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
517604020	Email/Text: FMClaims@Firstmarkservices.com	Feb 08 2022 20:32:07	Firstmark Services, PO Box 82522, Lincoln, NE 68501
517604021	Email/Text: FMClaims@Firstmarkservices.com	Feb 08 2022 20:32:07	Firstmark Services, PO Box 82522, Lincoln, NE 68501, Firstmark Services, PO Box 82522, Lincoln, NE 68501
516815514	EDI: JPMORGANCHASE	Feb 09 2022 01:33:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516662343	Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2022 20:37:07	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516650408	EDI: NAVIENTFKASMSERV.COM	Feb 09 2022 01:33:00	NAVIENT PC TRUST, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
516565856	+ EDI: NAVIENTFKASMSERV.COM	Feb 09 2022 01:33:00	Navient, PO BOX 9500, Wilkes Barre, PA 18773-9500
516749861	Email/Text: Bankruptcy.Notices@pnc.com	Feb 08 2022 20:32:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
516655273	+ EDI: RMSC.COM	Feb 09 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516565858	EDI: TDBANKNORTH.COM	Feb 09 2022 01:33:00	TD Bank, PO BOX 84037, Columbus, GA 31908
516565860	+ EDI: WFFC.COM	Feb 09 2022 01:33:00	Wells Fargo Bank, PO BOX 10347, Des Moines, IA 50306-0347
516759789	EDI: WFFC.COM	Feb 09 2022 01:33:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518840308	*	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518840307	*	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence A Fox	on behalf of Debtor Jonathan Lewis Branin lafoxlaw@aol.com
Lawrence A Fox	on behalf of Joint Debtor Marisa Leigh Branin lafoxlaw@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6